

## Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Janice L Snowden  
DebtorCase No. 14-18069-amc  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Lisa  
Form ID: 309APage 1 of 3  
Total Noticed: 48

Date Rcvd: Sep 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2018.

jdb +Janice L Snowden, 755 Penn's Grove Road, Lincoln University, PA 19352-1620  
aty +JON M. ADELSTEIN, Penn's Court, 350 South Main Street, Suite 105,  
Doylestown, PA 18901-4872  
13401062 +Bill Me Later, Po Box 2394, Omaha, NE 68103-2394  
13401064 +Chester County Tax Claim Bureau, 313 West Market St; Suite 3602,  
West Chester, PA 19382-2804  
13401066 +Citibank Best Buy, PO Box 790441, St Louis, MO 63179-0441  
13401071 +First Tennessee Bank, Po Box 84, Memphis, TN 38101-0084  
13410404 +First Tennessee Bank National Association, PO Box 1469, Knoxville, TN 37901-1469  
13401073 INTERNAL REVENUE SERVICE, Andover, MA 01810-9052  
13430036 M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508  
13401079 PENNSYLVANIA DEPARTMENT OF REVENUE, Po Box 281210, Harrisburg, PA 17128-1210  
13465226 US Dept of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973  
13401083 Upland Country Day School, 420 West Street Road, Kennett Square, PA 19348-1193  
13401084 +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: mhkaliner@gmail.com Sep 22 2018 01:50:00 MICHAEL H. KALINER,  
Adelstein & Kaliner, LLC, 350 S. Main Street, Suite 105, Doylestown, PA 18901  
tr +EDI: QRHHOLBER.COM Sep 22 2018 05:48:00 ROBERT H. HOLBER, Robert H. Holber PC,  
41 East Front Street, Media, PA 19063-2911  
smg E-mail/Text: megan.harper@phila.gov Sep 22 2018 01:50:58 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 22 2018 01:50:47 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
ust +E-mail/Text: ustpreregion03.ph.ecf@usdoj.gov Sep 22 2018 01:50:34 United States Trustee,  
Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
13407218 EDI: GMACFS.COM Sep 22 2018 05:48:00 Ally Bank serviced by Ally Servicing LLC,  
PO Box 130424, Roseville, MN 55113-0004  
13401059 +EDI: GMACFS.COM Sep 22 2018 05:48:00 Ally Financial, 200 Renaissance Ctr,  
Detroit, MI 48243-1300  
13423952 EDI: AIS.COM Sep 22 2018 05:48:00 American InfoSource LP as agent for,  
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
13401060 +EDI: TSYS2.COM Sep 22 2018 05:48:00 Barclays Bank Delaware, P.O. Box 8803,  
Wilmington, DE 19899-8803  
13401063 EDI: CAPITALONE.COM Sep 22 2018 05:48:00 Cap One, Po Box 85520, Richmond, VA 23285  
13469156 +E-mail/Text: bncmail@w-legal.com Sep 22 2018 01:50:41 CERASTES, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13488210 +E-mail/Text: bncmail@w-legal.com Sep 22 2018 01:50:41 COMENITY CAPITAL BANK/PAYPAL CREDIT,  
C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13436988 EDI: CAPITALONE.COM Sep 22 2018 05:48:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
13401065 +E-mail/Text: bankruptcycollections@citadelbanking.com Sep 22 2018 01:51:07  
Citadel Federal Cred U, Po Box 147, Thorndale, PA 19372-0147  
13430051 +E-mail/Text: bankruptcycollections@citadelbanking.com Sep 22 2018 01:51:08  
Citadel Federal Credit Union, 520 Eagleview Blvd., Exton, PA 19341-1119  
13401067 +EDI: WFNNB.COM Sep 22 2018 05:48:00 Comenity Bank/amsnfrn, 4590 E Broad St,  
Columbus, OH 43213-1301  
13401068 +EDI: WFNNB.COM Sep 22 2018 05:48:00 Comenity Bank/lnbryant, Po Box 182789,  
Columbus, OH 43218-2789  
13401069 +EDI: RCSFNBMARIN.COM Sep 22 2018 05:48:00 CreditOne, PO 98873, Las Vegas, NV 89193-8873  
13411298 +EDI: TSYS2.COM Sep 22 2018 05:48:00 Department Stores National Bank/Macy's,  
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
13401070 +EDI: TSYS2.COM Sep 22 2018 05:48:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
13491397 E-mail/Text: bankruptcy.bnc@ditech.com Sep 22 2018 01:50:06 GREEN TREE SERVICING LLC,  
P.O. BOX 6154, RAPID CITY SD, 57709-6154, 888-298-7785  
13401072 +E-mail/Text: bankruptcy.bnc@ditech.com Sep 22 2018 01:50:06 Green Tree, PO Box 6172,  
Rapid City, SD 57709-6172  
13401074 +E-mail/Text: BKRMailOPS@weltman.com Sep 22 2018 01:50:08 Jared-galleria Of Jwlr,  
375 Ghent Rd, Fairlawn, OH 44333-4601  
13401075 E-mail/Text: camanagement@mtb.com Sep 22 2018 01:50:07 M&t Bank, 1 Fountain Pl,  
Buffalo, NY 14203  
13485323 EDI: MERRICKBANK.COM Sep 22 2018 05:48:00 MERRICK BANK, Resurgent Capital Services,  
PO Box 10368, Greenville, SC 29603-0368  
13401076 +EDI: MERRICKBANK.COM Sep 22 2018 05:48:00 Merrick Bank, Pob 9201,  
Old Bethpage, NY 11804-9001  
13401077 +EDI: MID8.COM Sep 22 2018 05:48:00 Midland Funding, 8875 Aero Dr Ste 200,  
San Diego, CA 92123-2255  
13401078 +EDI: HFC.COM Sep 22 2018 05:48:00 Orchard Bank, PO Box80084, Salinas, CA 93912-0084  
13463996 EDI: PRA.COM Sep 22 2018 05:48:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk VA 23541

District/off: 0313-2

User: Lisa  
Form ID: 309A

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Total Noticed: 48

Date Rcvd: Sep 21, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13405024 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 22 2018 01:50:23  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946  
13401080 E-mail/Text: bankruptcypgl@plaingreenloans.com Sep 22 2018 01:51:06 Plain Green,  
93 Mack Road Suite, Box Elder, MT 59521  
13401081 +EDI: PRA.COM Sep 22 2018 05:48:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502-4952  
13404797 EDI: Q3G.COM Sep 22 2018 05:49:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
13406579 EDI: Q3G.COM Sep 22 2018 05:49:00 Quantum3 Group LLC as agent for, Sterling Jewelers Inc,  
PO Box 788, Kirkland, WA 98083-0788  
13401082 +EDI: SEARS.COM Sep 22 2018 05:48:00 Sears, Po Box 6282, Souix Falls, SD 57117-6282  
TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
13992636\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541)  
13401061 ##+BestChoice 123, Po Box 472, Talmage, CA 95481-0472  
TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 23, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on September 21, 2018 at the address(es) listed below:

JON M. ADELSTEIN on behalf of Attorney Adelstein & Kaliner, LLC  
jadelstein@adelsteinkaliner.com, jsbamford@adelsteinkaliner.com  
JON M. ADELSTEIN on behalf of Joint Debtor Janice L Snowden jadelstein@adelsteinkaliner.com,  
jsbamford@adelsteinkaliner.com  
JON M. ADELSTEIN on behalf of Debtor Matthew J Snowden jadelstein@adelsteinkaliner.com,  
jsbamford@adelsteinkaliner.com  
JONATHAN WILKES CHATHAM on behalf of Creditor PA Dept of Revenue RA-occbankruptcy7@pa.gov  
JOSHUA ISAAC GOLDMAN on behalf of Creditor FIRST TENNESSEE BANK NATIONAL ASSOCIATION  
SUCCESSOR THROUGH MERGER WITH FIRST HORIZON HOME LOAN CORPORATION bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
LAUREN BERSCHLER KARL on behalf of Creditor First Tennessee Bank National Association s/m/b  
to First Horizon Home Loan Corporation lkarl@kmlawgroup.com, ddott@kmlawgroup.com  
MARY F. KENNEDY on behalf of Creditor FIRST TENNESSEE BANK NATIONAL ASSOCIATION SUCCESSOR  
THROUGH MERGER WITH FIRST HORIZON HOME LOAN CORPORATION mary@javardianlaw.com,  
tami@javardianlaw.com  
MARY F. KENNEDY on behalf of Creditor First Tennessee Bank National Association s/m/b to  
First Horizon Home Loan Corporation mary@javardianlaw.com, tami@javardianlaw.com  
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfbis.com  
MICHAEL H. KALINER on behalf of Joint Debtor Janice L Snowden mhkaliner@gmail.com  
MICHAEL H. KALINER on behalf of Debtor Matthew J Snowden mhkaliner@gmail.com  
NICHOLAS J. LAMBERTI on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us,  
RA-occbankruptcy6@state.pa.us  
REGINA COHEN on behalf of Creditor Ally Financial rcohen@lavin-law.com,  
ksweeney@lavin-law.com

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Form ID: 309A

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com  
SHANNON L. FOSTER on behalf of Debtor Matthew J Snowden Shannon@slflaw.net,  
shannonfosteresq@gmail.com;ashley@slflaw.net  
THOMAS I. PULEO on behalf of Creditor FIRST TENNESSEE BANK NATIONAL ASSOCIATION SUCCESSOR  
THROUGH MERGER WITH FIRST HORIZON HOME LOAN CORPORATION tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 17

**Information to identify the case:**

Debtor 1	<b>Janice L Snowden</b>	Social Security number or ITIN	<b>xxx-xx-4015</b>
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed in chapter	<b>13 10/8/14</b>
Case number:	<b>14-18069-amc</b>	Date case converted to chapter	<b>7 9/18/18</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Janice L Snowden	
2. All other names used in the last 8 years		
3. Address	755 Penn's Grove Road Lincoln University, PA 19352	
4. Debtor's attorney Name and address	MICHAEL H. KALINER Adelstein & Kaliner, LLC 350 S. Main Street Suite 105 Doylestown, PA 18901	Contact phone 215-230-4250 Email: mhlakaliner@gmail.com
5. Bankruptcy trustee Name and address	ROBERT H. HOLBER Robert H. Holber PC 41 East Front Street Media, PA 19063	Contact phone (610) 565-5463 Email: trustee@holber.com

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M. Reading Office — 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 9/21/18
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>November 2, 2018 at 08:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>601 West Town Road, West Chester, PA 19380</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 1/1/19</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	